

What to know when buying a private used car

Looking through the classified ads, you see someone is selling the perfect car. The price is a lot lower than one at a dealer, and it's even the right color.

Some of the most common questions about used cars include the following:

I signed a contract to buy a used car, but changed my mind. What do I do?

Many consumers think the three-day right-to-cancel applies to this problem. However, the right-to-cancel doesn't apply to most car sales. The sale must take place away from the seller's regular place of business. The only time this rule might apply is if the car was bought from a dealer at a tent or warehouse sale that didn't take place at its usual place of business.

Can I trust the mileage shown on the odometer?

Resetting, disconnecting, or altering the mileage reading on an odometer is illegal. The seller, by law, has to tell you the real mileage of the vehicle. Be careful when purchasing a car whose condition doesn't match the mileage reading. This could be an indicator that odometer tampering has occurred.

The seller said she would mail the title to me later. I feel uncomfortable not having a title. Is this a concern?

At the time of the sale, it is important to get the title from the seller. Without the title, you have little proof of the car's ownership. Check the title to make sure the name of

the seller is on it. If it's not, that person may not be authorized to sell the car, or the seller may not want to have his or her name on the title so the car cannot be traced back to him or her. Dealers are required to send in the title to the state Division of Motor Vehicles for you.

I bought a car a week ago; now a strange rattle has started. Can I return the car?

In most private sales, the car is sold "as is." Unless the sale includes a written contract which lists specific repair provisions, a private seller has no further legal responsibility for the car. "As is" contracts free car dealers from any responsibility for problems with the cars they sell, unless you can prove the dealer misrepresented the condition

of the car on the used car disclosure label.

Check with the seller to see if the car is still covered by a manufacturer's warranty or service contract. Before buying any car, take it to an independent mechanic for an objective opinion on exactly what kind of car you're getting for your money.

The car I bought just days ago won't run anymore. I was told the car was next to new and had just been checked out by a mechanic. Is there any way for me to get my money back?

If you have unreasonable problems with a car you bought from a private seller, you may have to settle differences in small claims court or seek the services of a private attorney. Keep copies of contracts, receipts, bills, canceled checks—any document that will support your case if a problem arises.

Is it legal to sell a truck or car that doesn't have seat belts or emission equipment?

In Wisconsin, it is illegal to sell any type of vehicle with inoperative safety belts. A dealer can sell a vehicle with defective or missing emission equipment as long as the information is disclosed to the purchaser on the disclosure label and a warning is put on the purchase contract. However, it is a violation of federal law for anybody to tamper with or remove emission equipment.

I have a neighbor who has been fixing and selling used cars on a regular basis. It seems as though he's been getting as much business as some of the dealers in town. What is the difference between him and a licensed used car dealer?

Anyone selling more than five cars a year is required by law to become a licensed dealer. Dealers face many state and federal regulations when selling cars. By law, a dealer is required to inform you in writing of significant existing mechanical and structural defects in its used cars. A private seller doesn't have to follow any disclosure rules.

Buying a used car from a private seller is often a great deal. But, take the time to make sure you've made the right decision before you buy. For more information about motor vehicles sales in Wisconsin, contact the state Department of Transportation at 608-266-1425.

